

GapSaver

- the smart way to reduce your healthcare costs

GapSaver is a way to put aside a little money now, to cover out-of-pocket expenses on Essentials services like dental, physio and optical, or if you need to go to hospital. The best part is that if you're eligible to receive the Australian Government Rebate on private health insurance you can accrue more GapSaver dollars than you'll pay in premiums, so you keep more money in your pocket.

# What is the 'gap'?

When you go into hospital, visit a dentist or get a new pair of glasses, there can be a 'gap' between the total cost of your treatment and what's covered by HBF. The good news for HBF members is that we cover the most in-patient medical services in WA with no gap compared to other major health funds in WA, according to the PHIO State of the Health Funds Report 2011.

With GapSaver, you don't have to worry about unexpected out-of-pocket costs because you can use your GapSaver balance to cover them. so vou can focus on gettina better.

> We are introducina two new levels of GapSaver!

> > You'll still have a balance of \$250, which won't expire and will continue to accrue year after year until you use it

If you have GapSaver \$200, you'll pay around \$140 per vear

(If you are eligible for the 30% on private health insurance)

After two years, you'll have accrued \$400 in GapSaver benefits

If you're then left with a \$150 gap after buying a new pair of designer glasses, you can use your GapSaver benefits to cover this gap

For more information about our new GapSaver levels and what GapSaver can be used for, head online to hbf.com.au/thrive

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line of the song, 'I always thought you were a friend or at least you would pretend is sort of me reflecting on that relationship, so it's a very emotional song to sing," she says.

The album's title was inspired by a dark, unsettling 1953 painting by Francis Bacon called Study After Velazquez's Portrait of Pope Innocent X, which Bertie found herself strangely captivated by.

"I wanted the title to have a bit of a sense of curiosity about it," she says. "Francis Bacon is one of my favourite artists. He and my dad actually knew each other - they lived in the

so there's a bit of a family tie there as well."

same building in London in the '60s,

Visual art plays another important role in this album, with each song accompanied by an ink drawing by Bertie herself. "It's something I've always sort of shied from a little bit, with the weight of the family name," she says. "But it came about very naturally, and it was a really lovely journey illustrating each song, trying to tell the tale in a single image.

"It's like kids' stories for adults, or maybe adult stories for kids. I love the

This summer, Bertie is taking Pope Innocent X to the stage, wrapping up a tour with Gotye with performances at Falls Festival and Southbound. "I'm really excited," she says. "I love playing at festivals. Everyone has a good time, and it's great to be able to be part of that experience for people.

## ( HEALTH Q AND A WITH BERTIE )

### HOW DO YOU STAY HEALTHY WHEN YOU'RE ON TOUR?

I try to drink heaps of water and fresh juice and try to get salad wherever I can. And when you're on the road, breakfast is definitely the most important meal of the day. I go for walks, but the gigs themselves are pretty physical experiences anyway, so it's good exercise being on the road. It's tiring, but I always feel really fit when I get back.

### HOW DO YOU **DEAL WITH STRESS?**

You kind of just have to ride through it. I'm naturally quite anxious, but things like exercise and keeping busy help me to stay focused and present. I'm lucky that I've got really lovely guys in my band who are really gentle and nice, and they're not big drinkers or anything, so on the road it's not like a big trash fest - we go out for good food, enjoy the finer things.

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